

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Michael Pribyl Sr  
Tina Pribyl  
Debtor(s)

Case No. 15-01963

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/21/2015.
- 2) The plan was confirmed on 05/08/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/09/2017, 03/09/2018, 04/06/2018.
- 5) The case was dismissed on 06/01/2018.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,363.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$88,619.14
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$88,619.14**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,585.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,275.86
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,860.86**

Attorney fees paid and disclosed by debtor: \$915.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	20,947.00	20,947.00	20,947.00	20,947.00	1,182.26
ALLY FINANCIAL	Unsecured	NA	3,019.96	3,019.96	0.00	0.00
BECKET & LEE LLP	Unsecured	1,421.00	1,421.09	1,421.09	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	6,442.00	6,594.82	6,594.82	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	2,594.00	2,594.94	2,594.94	0.00	0.00
CAVALRY SPV I LLC	Unsecured	1,987.00	1,987.82	1,987.82	0.00	0.00
CAVALRY SPV I LLC	Unsecured	1,576.00	1,576.53	1,576.53	0.00	0.00
CAVALRY SPV I LLC	Unsecured	1,217.00	1,217.65	1,217.65	0.00	0.00
CAVALRY SPV I LLC	Unsecured	1,385.00	1,385.30	1,385.30	0.00	0.00
CERASTES LLC	Unsecured	2,008.00	2,008.90	2,008.90	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	168.00	178.44	178.44	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,478.00	1,478.79	1,478.79	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	12,715.10	12,715.10	12,715.10	0.00	0.00
INTERNAL REVENUE SERVICE	Secured	4,363.00	4,363.00	4,363.00	4,363.00	196.73
INTERNAL REVENUE SERVICE	Priority	44,004.46	44,004.46	44,004.46	27,272.56	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	689.00	689.35	689.35	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	587.00	587.40	587.40	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	494.00	494.95	494.95	0.00	0.00
M&T BANK	Secured	2,464.85	2,464.85	2,464.85	2,464.85	0.00
M&T BANK	Secured	0.00	0.00	0.00	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	NA	2,581.15	2,581.15	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	732.00	732.98	732.98	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	3,239.00	3,239.71	3,239.71	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	2,620.00	2,620.40	2,620.40	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	5,448.00	5,448.73	5,448.73	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	351.08	351.08	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOC	Secured	25,475.00	25,475.00	25,475.00	23,176.22	2,155.66
PORTFOLIO RECOVERY ASSOC	Unsecured	579.00	579.87	579.87	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	985.90	985.90	0.00	0.00
PRESENCE HEALTH	Unsecured	NA	135.00	135.00	0.00	0.00
PRESENCE HEALTH	Unsecured	NA	193.62	193.62	0.00	0.00
PRESENCE HEALTH	Unsecured	NA	85.00	85.00	0.00	0.00
PNC BANK	Unsecured	266.00	NA	NA	0.00	0.00
CAPITAL ONE NA	Unsecured	4,659.00	NA	NA	0.00	0.00
CHASE BP	Unsecured	781.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	162.00	94.01	94.01	0.00	0.00
TD BANK USA NA	Unsecured	2,688.00	2,688.74	2,688.74	0.00	0.00
TD BANK USA NA	Unsecured	1,814.00	1,814.85	1,814.85	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,464.85	\$2,464.85	\$0.00
Debt Secured by Vehicle	\$46,422.00	\$44,123.22	\$3,337.92
All Other Secured	\$4,363.00	\$4,363.00	\$196.73
<b>TOTAL SECURED:</b>	<b>\$53,249.85</b>	<b>\$50,951.07</b>	<b>\$3,534.65</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$44,004.46	\$27,272.56	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$44,004.46</b>	<b>\$27,272.56</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$59,502.08</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$6,860.86</u>	
Disbursements to Creditors	<u>\$81,758.28</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$88,619.14</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/01/2018

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.